

March 2006 American Income Life & National Income Life Volume 39 • Number 3

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A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

The PR Summit — What a Round-Up!

This month we are focusing on the *PR Summit* which took place at the end of January. This was a great informational session, and we had plenty of enthusiastic Public Relations Representatives here to make the entire experience more than worth while. This year's theme was "blazing a trail to the future," and that is exactly what we did over these two powerful days.

At American Income and National Income, we pride ourselves on being able to give our Agents, Managers, and PR Representatives the tools they need to achieve all their personal and financial dreams, and all of the participating Representatives had the opportunity to share ideas and strategies on what works best in their territories. This year's *Summit* took that goal and expanded on its scope.

At this year's *Summit*, we set the course we are blazing for 2006 and had the opportunity to expand on the marketing philosophies we are currently using in the markets we already serve. The *Summit* forum also gave us the platform to discuss branching out into new markets as well.

All in all, I feel the *Summit* was a great success because we had more than 130 Representatives present at this year's event. We are already seeing the fruits of our vision and the PR Reps' labor becoming a reality because I get word almost daily that many of our attendees have picked up TGs or mailings from organizations or markets they previously had not worked with or even approached. The PR team has taken the "just think big" philosophy and are proving how "big" they can set their goals. The *Summit* helped provide these Reps with the tools and confidence to go after these new organizations

and markets. In the first two weeks of this month, we have already received more TGs than we normally get in an entire month. The number of schools that are being contacted regarding our *Child Safe* program has been phenomenal as well. In the end, we expect the results to just keep getting bigger and better throughout the remainder of the year. We applaud all of the PR Reps for their efforts and results.

You can read more about what took place at this year's *Summit* by turning to Pages 12 and 13.

I just want everyone to know it is more than satisfying to see we are pulling together to make lead flow a priority in Agency operations. The *PR Summit* is really just the tip of the iceberg when it comes to our 2006 PR focus.

There were so many beneficial, shared experiences when it came to lead generation and opportunity. It is hard to believe that a little over a month later, we are already seeing the results. I certainly believe that it was this "coming together" to hear from seasoned veterans as well as key staff which set the tone for our future — it definitely blazed a trail and is a great example of big thinking! Given that, I want to thank everyone who participated and donated their time in making this year's Summit a huge success.

At American Income and National Income we have a great team, and I feel we have the best of the best on our side. Having said that, I believe our opportunities are wide open for the future. Again, the success of the *PR Summit* and the success we have seen thus far this year is just the tip of the iceberg. I am looking forward to great things in 2006!

Just think big!

Dates to Remember

Wednesday, April 26, 2006

All business and PR credits must be at the Home Office to count for April production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$923,498.99 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention: 68% Net to Gross: 78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.

Congratulations are in Order!

Michael Dupree, a GA with the Furer-Whittinghill Agency, achieved \$100,000 of 13-month in force premium.

Maria Esposito, an Agent with the Steve Hartman Agency, achieved \$100,000 of 13-month in force premium.

Zachary Hart, an MGA with the Surace-Smith Agency, achieved \$200,000 of 13-month in force premium.

Yevgeniy Kashkin, a GA with the Gleb Ostrovsky Agency, achieved \$100,000 of 13-month in force premium.

Carla Miller, an MGA with the John Akers Agency, achieved \$200,000 of 13-month in force premium.

Thank You, AIL/NILICO!

We recently received thank you letters from The International Association of Machinists (IAM) and The United Food and Commercial Workers International Union (UFCW). IAM wished to thank us for our support for Guide Dogs of America and our \$5,000 contribution to the 25th Annual William W. Winpisinger Charity Banquet. UFCW thanked us for our donation made to the Wake-Up Wal-Mart Campaign. You can view these letters online at www.ailife.com/main/Letters/Letter_List.

Removal of Maximum Advance Limit

We encourage every Agent to make insurance sales based on the needs of the customer and making sure the customer has sufficient insurance coverage to protect their family. Our premium size per life application has been increasing over the last few years, and we anticipate it to increase even further with the development of different sales packages which would benefit the working families we service. Because of this increasing premium size per application, we are removing the maximum advance or pre-paid commission limit of \$600 per application that we have administered for several years.

Beginning with new business applications with app and issue dates of March 15, 2006, the advance limit will no longer apply. All other advance and production guidelines will remain the same. Please contact the Home Office if you have any questions.

Founder's Club Outstanding Producers

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Scott Remmey	Eric Giglione	9	\$47,941		76.2

▲Percentage of Net to Gross

American Income Life

For over half a century,
American Income Life
Insurance Company has
been meeting union
families' needs. We are
a leader in the union
insurance market, and
are totally committed to
meeting the needs of union
members through personal
one-on-one service and
complete Home Office
customer support. You can
count on AIL to do what it
says it will do.

Spotlight

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Home Office 254-761-6400

Web sites

www.ailife.com www.nilife.com

Marketing

Creative Director of Marketing Brenda Frizzell bfrizzell@ailife.com

Marketing Assistant Danielle Yannazzo dyannazzo@ailife.com

Graphic Artist Freddie Aguilar evgp@aol.com

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Promoted to 52.5 Percent Supervising Agent

Herbert Adams Aunjel Faucheux Allan Munro Christos Stamnas Tingadane Koloko Ian Fisher Scott Barnes Christopher Kurz Dennis Nesaw Iryna Sushkova David Fralick Daniel Beeson Pamela Ladd Wynn Parrack Brian Utter Michael Broker Sara Geiger Zerlina Lewis Angela Paton Andy Walters Ninca Chang Giovanni Guerrero Melissa Losk Petros Petropoulos Michael Welsh Benham Halali Tobi Cummings Linda Marshall Pablo Russo John Wicks Maria Diringer Hamed Hashimi Todd Sahm Nathan Meckey Tammy Young Steven Edgell William Kidder Susan Schreiber Matthew Moore

Promoted to 55 Percent Supervising Agent

Constance Branch

Ross Ewen

Nicole Towry

Robert Ehlers

Keith Moore

Promoted to 57.5 Percent General Agent

James Aduminta Kenji Leonard Joaquin Santos Philip Parisi Torrence Henry Christopher Schafer James Herrera Nilesh Patel Renee Sturdivant

Promoted to 60 Percent General Agent

Denice Davidson

John Franklin

Promoted to Master General Agent

Randy Clark Anthony Accurso Rog Beaudro

Travis Finley

Brandon Lewis

Alexander Marshall Pierre Ogleman

Kelly Pascal

Harjeet Rana Richard Refano

John West

Jonathan Wilson

Promoted to Regional General Agent

Andrew Bishop

Sorana Blackfoot

Craig Nugara

Tim Schroeder

Promoted to State General Agent

Adam Kiss

Theodore Pappas

No Limit To Their Success

It's true! More people are realizing that AMS provides fantastic and endless opportunities. Below, some of our newest MGAs share their stories, tips for success, and feelings on how AMS got them to where they are now.



The Steve Friedlander Agency Promoted December 2005

"You must have a commitment to the people, the Company, and the products. The most important thing in our industry is good service, and we should approach every day with that

"Be willing to learn. Always remember that

your Managers have been where you are

in mind. It is crucial to do exactly what you say you will and go see the people. That's what it is all about!"



David Farraway The Rick Altig Agency Promoted December 2005

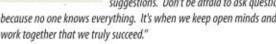
"AMS is an amazing opportunity that really gives you room to grow. There is no cap to how successful you can be - just do your best because only you can hold you back. As long

as you stay persistent and constantly try to improve yourself, this system gives you the chance to rise to the top."



The Altig-Traboulay Agency Promoted December 2005

now, and you should listen to their advice and suggestions. Don't be afraid to ask questions, because no one knows everything. It's when we keep open minds and





Nicole Winn The Altig-Orlovic Agency Promoted December 2005

"Stick with it! There will be difficult weeks. but they pass quickly. Just don't quit, and remember to keep your spirits up. A positive attitude will get you everywhere, especially

when you couple it with hard work and persistency. Your activity and attitude are always under your control."



Philip Anderson The Rick Altig Agency Promoted January 2006

"Confidence is a key element to success. You should truly believe that you are capable of achievement. Keep a strong work ethic as well and put 100 percent effort into everything.

And finally, have fun with your job. Our Company gives us the opportunity to really enjoy what we do."



Preston Foster The Mark Hancock Agency Promoted January 2006

"The only way I can describe AMS is 'awesome." This system enables people to feel the value of the work they put in every day. You benefit from your own actions and your own hard

work. Normal promotions do not work like this at all. You really get to make your own success with AIL.



Liza Garcia The Eric Neal Agency Promoted January 2006

"The hierarchy is designed to make each Agency great. Everyone is doing their part to not only benefit themselves, but to benefit one another as well. It aives everyone the

"The trick is to be very goal-oriented. You

need to be able to not only make goals but

follow through on them as well. The drive to

incentive to work even harder. The AMS system really provides a fantastic opportunity for everyone to succeed."



Salvatore Giacchi The Eric Giglione Agency Promoted January 2006

"When I started working with the Giglione Agency, I was told to focus on five tasks: recruiting, interviewing, training, motivating, and selling. When you are dedicated to

achieving at these tasks, success comes easily. Be persistent, and do not quit on yourself."



Paul Mahoney The Bill Heath Agency Promoted January 2006

complete your goals will give you the diligence, motivation, and ambition needed to stick with it and be a success at everything else you do."



Maijargal Sukhbaatar The Gleb Ostrovsky Agency Promoted January 2006

"Be strong! When you first start, the first two or three months will be the most difficult, but stick with it. You will find that if you listen to your Managers and put a lot of dedication into your business, it will become easier. With time and dedication, you will be

a huae success."



Moswen Taylor The Mark Hancock Agency Promoted January 2006

"I have never seen anything like the AMS system - people only dream of being able to succeed this quickly. It is overwhelming. I owe a lot to the support of everyone at my Agency,

especially Patrice, John, and Mark, because they have encouraged me to do my best and succeed."

Congratulations!



Max Quasem
 Los Angeles, CA



2. Sebastian Kazek Tampa, FL



3. Aunjel Faucheux Metairie, LA



4. Al Sorisho Concord, CA



5. Timothy Cruise Woodridge, IL



6. Alex Bluhm Concord, CA



7. Carla Miller Omaha, NE



8. Jesse Wise Harrisburg, PA



9. Randolph Souliers St. John's, NL



10. Steven Stensrud Calgary, AB

February Production

All Time Record to Beat Month: \$62,536 Net ALP Zachary Hart

	Name	Net ALP	NGA	Rtn	MGA	SGA
1.	Max Quasem	\$24,359		84.4	Earnest Loveless	David Cohen
2.	Sebastian Kazek	21,232		69.3	Joseph Moore	Tom Williams
3.	Aunjel Faucheux	20,190	96		Brian Schreiter	Marc Rosen
4.	Al Sorisho	19,509		69.6	Omar Hashimi	Jatoft-Foti
5.	Timothy Cruise	17,785	0.55	74.7	Color Color	Bob Olson
6.	Alex Bluhm	17,585	Sections	69.5	Roger Johnson	Jatoft-Foti
7.	Carla Miller	17,583	10/6/mil	78.9		John Akers
8.	Jesse Wise	17,514	85		Matthew Hogan	Oldham-Hadayia
9.	Randolph Souliers	16,830		85.2	Randolph Souliers	Rick Altig
10.	Steven Stensrud	16,570	94		John McGrath	Rick Altig
11.	Joseph Nosse	16,069		93.6	Mathew Hart	Surace-Smith
12.	Gerardo Grado	16,050	97		Cheryl Foti	Jatoft-Foti
13.	Rudi Camenzind	15,598	Thek don	94.1	Earnest Loveless	David Cohen
14.	Joanna Chinquist	15,561	100		Jeff Churchfield	Altig-Deley
15.	Lance Brown	15,535	No Kilon	83.1	PARTY AND ADDRESS OF THE PARTY AND ADDRESS OF	David Zophin
16.	Alan Rosen	15,162	100		SHAME TO COL	Oldham-Hadayia
17.	Steven Edgell	14,909	97		Phillip LaCross	Altig-Orlovic
18.	Matthew Herrera	14,695	98		Joshua Goodman	Bill Jennings
19.	David Thornton	14,650		90.6	Earnest Loveless	David Cohen
20.	Warren Patton	14,617	97		Cheryl Foti	Jatoft-Foti

[▲] Percentage of Net to Gross

YTD Production

All Time Record to Beat YTD: \$278,449 Net ALP Zachary Hart

Name	Net ALP	NG▲	Rtn	MGA	SGA
1. Max Quasem	\$46,075		84.4	Earnest Loveless	David Cohen
 Carla Miller 	39,007		78.9		John Akers
* 3. Jesse Wise	35,210	85		Matthew Hogan	Oldham-Hadayia
* 4. Joseph Moore	34,463		75.2	Joseph Moore	Tom Williams
* 5. Garret Kun	33,694	93		Robert Smith	Oldham-Hadayia
 6. Steven Stensrud 	32,773	94		John McGrath	Rick Altig
* 7. Sebastian Kazek	31,396	L. Sell	69.3	Joseph Moore	Tom Williams
* 8. Tasha Tucker	30,664	714711111	71.7	LaTonya Tucker	Bob Olson
 9. Timothy Cruise 	29,281		74.7	**************************************	Bob Olson
* 10. Anthony Mutter	28,873	83		Nathan Snider	Altig-Orlovic
11. Matthew Herrera	28,816	98		Joshua Goodman	Bill Jennings
12. Al Sorisho	28,292		69.6	Omar Hashimi	Jatoft-Foti
13. Donald Orban	27,538	A built	82.0	Donald Orban	Scott Latta
14. Alfred Brenner	27,219	Se Harry	74.9	Cheryl Foti	Jatoft-Foti
15. Pablo Pirela	26,661	See Indian	75.8	SERIO LA LOS	Bob Olson
Aunjel Faucheux	26,648	96		Brian Schreiter	Marc Rosen
17. Jinzhou Zhao	26,560		85.3	Ryan Stenglein	Rick Altig
18. Lance Brown	26,376		83.1		David Zophin
19. Bradley Ellison	25,482	92		Sonny Gurney	Paul Rumbuc
20. Curt Snow	25,466		79.6	Curt Snow	Jatoft-Foti

[▲] Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

25 Years of Service

Leonard Franks

24 Years of Service

Gary Bleier

23 Years of Service

Malka Arony

20 Years of Service

William Verbeten

16 Years of Service

Brenda DiSomma Kenneth Madden

15 Years of Service

Roger Fung Kelly McDonald

10 Years of Service

Steven Engrav Eric Tuttobene

9 Years of Service

David Brister Eric Nichols Robert Olson Matthew Wood

8 Years of Service

Randy Stockley

7 Years of Service

Robert Dailey

6 Years of Service

Maurice Davies Rob Hay Earnest Loveless

5 Years of Service

Jean Brinkmann Loren Cardwell Scott Florin Rebecca Klebsch Roger Rovekamp Krista Thieme Benjamin VanFossen John Wilkinson

4 Years of Service

Steven Brooks
Frances Christie
Bret Fels
John McGrath
Russell Morris
Herivelto Pereira
Drew Pirson
Brenda Swecker

3 Years of Service

Philip Anderson Rachel Arenas Michael Bromberg Melic Fadel 3 Years of Service Cont.

Omar Hashimi

Adam Herman Adam Kahn Edward Kirschenbaum James Larkin Latricia Makle Brett Neal

Brett Neal Stephen Perotti David Solomonov Ronald Trombetta

2 Years of Service

Mitchell Duplantis
Clayton Frost
Carl Ignatius
Carlton Lear
Charles McGrane
Karl Schuckert
Gary Silberman
Glenn Snowden
Nicholas Soboleski
Joann Stewart
Iryna Sushkova
Elizebeth Teller
Hovhannes Termartirosian
Michael Zorn

1 Year of Service

Michael Adeshewo Russell Barnes Corey Carbon Marco Chow 1 Year of Service Cont.

Jeremy Craw
Charles Deppert
Tony Fox
Philip Grant
James Isip
Peter Kang
Samuel Keys
Joshua Lieberman
David Lisowski

Orlee Lissauer

Amber Madaris Felili Maiava

Clayton Menezes Ierome Ninelist

Karla Postma

Lisa Rosa Rickie Sasser

Andrew Shold

Caleb Smith

Randy Smith Matthew Smith

Michael Stephens

James Taylor Ewa Tokarz

Christina Turner Nicole Winn

Andrea Yee

Qualifier	Bonus
Alfred Young	\$4,601.13
Samuel Cohen	\$4,030.52
Scott Keeney	\$3,306.64
lan Gingold	\$2,901.31
David Goodman	\$2,796.08
Christopher Stephens	\$2,535.89
Matthew Melhorn	\$2,471.58
David Hausman	\$2,460.37
Rachel Arenas	\$2,246.61
Hal Herman	\$2,122.03
Jeffory Churchfield	\$2,120.56
Ryan Stenglein	\$2,020.90
Matthew Hogan	\$1,943.84
Phillip LaCross	\$1,938.28
Stefan Johannsson	\$1,928.00
Catherine Clarke	\$1,869.83
David Ackerman	\$1,854.22
Thomas VanOsdol	\$1,813.38
Harjeet Rana	\$1,787.85
Laura Fisher	\$1,749.40
Michael Kolasa	\$1,745.87
John Bulecza	\$1,742.10
Stephen Maloney	\$1,700.05
Joshua Goodman	\$1,681.66
Randy Teyssier	\$1,629.43
Paulo Rosa	\$1,618.34
Alan Silverman	\$1,613.77
Joshua Riehl	\$1,574.85
Bedis Kilani	\$1,574.06
Edward Isom	\$1,566.05
James Larkin	\$1,564.66
Cory Adams	\$1,562.72
Tanya McClure	\$1,521.68
Desislava Dimitrova	\$1,504.62
Alex Grakhov	\$1,498.30
Sonny Gurney	\$1,474.72
Rodney Ward	\$1,451.84
Mark Gorman	\$1,442.25
Willie Hayden	\$1,441.70
Cathy Thompson	\$1,414.24
Keith Moore	\$1,413.94
Patricia Lee	\$1,413.08
Iqbal Khan	\$1,411.56
Eric Hall	\$1,409.86
Brandon Teter	\$1,345.30
Robert Hill	\$1,341.73
Jim Bianchi	\$1,324.79
Eddie Dhillon	\$1,309.62
Donald Wold	\$1,234.85

Qualifier	Bonus
Brandon Corkins	\$1,231.90
Bill Taylor	\$1,225.61
Tim McAdams	\$1,225.50
Vlad Basov	\$1,210.78
Gabriel Feldmann	\$1,200.74
Matthew Wolfanger	\$1,170.82
Mark Bleier	\$1,130.23
Kobie Samuels	\$1,095.15
Christopher Clark	\$1,092.95
Timothy Clark	\$1,078.50
Timothy Meyer	\$1,069.77
Patrick Mazerolle	\$1,065.03
Kelly McDonald	\$1,062.79
James Aduminta	\$1,053.65
William Childress	\$1,051.93
Terrance Hearns	\$1,045.51
Eric Dionne	\$1,041.80
David Iriye	\$1,036.09
Elmore Mundell	\$1,022.26
James Nelligan	\$993.69
Nicole Towry	\$978.59
Wes Elder	\$962.24
Cesar Astralaga	\$947.31
AJ O'Connor	\$915.17
Jason Young	\$900.52
Alexander Marshall	\$899.06
Diane Carrion	\$867.82
James Cahalin	\$860.42
Ilya Kardava	\$859.33
	\$844.07
Joseph Moore Karl Schuckert	
ALCOHOL STREET	\$840.45
Luis Heredia	\$839.46
Andrew Bishop	\$828.71
Vedran Pipinic	\$807.19
Robert Hughes	\$801.47
Lisa Roemer	\$800.89
Elizabeth Michalek	\$799.74
Megan Olson	\$769.30
Liza Garcia	\$741.68
Steven King	\$714.34
Dawn McElwain	\$689.95
Moswen Taylor	\$685.16
Marco Chow	\$675.59
Arthur Greene	\$636.96
Susanne Munro	\$625.27
Aaron Webb	\$623.49
Ryan Freund	\$623.46
Alison King	\$622.80

Qualifier	Bonus
Anthony Cannady	\$618.9
Michael Robert	\$615.1
Robert Gerdes	\$609.9
Laura Luthy	\$606.3
Lawrence Hauck	\$605.0
Ibrahim Yacoub	\$599.1
Nicholas Smith	\$598.6
David Solomonov	\$597.7
Patrick Duray	\$595.2
Ross Ewen	\$590.7
Matthew Ho	\$584.9
Harpreet Gujral	\$580.0
Brendt Kehoe	\$572.6
David Baum	\$569.6
Tony DeRico	\$567.7
Craig Nugara	\$560.8
Cheryl Foti	\$524.1
Jessica Rounseville	\$481.1
Brandon Lewis	\$466.9
Mary Ann Gaelic	\$450.6
Jared Mlinarich	\$445.3
Earnest Powers	\$444.3
Amir Sedaghat	\$440.0
Bertrand Lelievre	\$416.0
Vann Durham	\$416.0
Randy Clark	\$413.3
Michael Navarrette	\$409.2
Phillip Humbel	\$402.8
Alla Alexander	\$402.1
Edward Dietrich	\$400.3
Troy Plummer	\$400.1
Horace Johnson	\$399.2
Susan OBryon	\$398.9
Krista Thieme	\$397.7
Ryan Bisanz	\$395.6
Robert Rowe	\$394.8
Patrick Stenglein	\$393.6
Eugene Williams	\$393.6
Joseph Szygiel	\$391.6
James Taylor	\$390.5
Peter Kang	\$389.2
Cory Adams	\$386.2
James Isip	\$386.1
Timothy Southerton	\$374.6
Nicholas Zangardi	\$358.7
Jason Shambo	\$262.2
Darren Miller	\$256.4
Nestor Aramayo	\$252.1
Sidney Hodgskiss	\$249.2

Qualifier	Bonus
Eric Renteria	\$245.65
Michael Mandella	\$235.19
Jennifer Ingimundson	\$233.35
Bonnie Williams	\$231.62
Brian Merryman	\$228.65
Thomas Craig	\$227.90
Ryan Tucker	\$227.63
Tony Motley	\$227.61
Scott Primm	\$226.80
Dave Ramirez	\$224.97
Martin Banks	\$221.08
Sebastian Kazek	\$220.95
Sue Weiss	\$218.08
Omar Hashimi	\$217.74
Tod Brown	\$214.78
Nilesh Patel	\$212.52
Constance Branch	\$212.18
Arthur Westergren	\$212.15
Anthony Accurso	\$210.25
Patrick Fowler	\$208.98
Daniel Phares	\$207.58
Terrence Thomas	\$207.44
Steven Strong	\$205.74
Saeideh Nessar Ali	\$201.29
Maijargal Sukhbaatar	\$200.37
Mathew MacCannell	\$198.46
Barbara Leader	\$193.03
Joshua Lieberman	\$190.97
Michael Hanson	\$187.98
LaTonya Tucker	\$186.53
Denice Davidson	\$185.14
Amber Madaris	\$184.04
Frank Gioffre	\$183.32
Curt Snow	\$182.13
Sarah Williams	\$177.97
Travis Moody	\$176.41
Travis Price	\$173.06
Donald Orban	\$171.98
Kristen Josselyn	\$171.44
Eric Miller	\$169.89
Russell Chang	\$169.31
John Hancock	\$168.51
Tracy Haden	\$167.50
lan Palmer	\$166.63
David Brister	\$164.89
Rajkumar Padmawar	\$161.85
Michael Pope	\$161.55

Total Bonuses Paid Out \$168,742.11

\$621.30

Kevin Barrow

Supervising Agents





1. Matthew Melhorn

Harrisburg, PA





3. Alex Grakhov N. Royalton, OH

February Production

All Time Record to Beat Month: \$43,409 1st Yr.

All Time Record to Beat Month: \$68,050 Net ALP Mary Ann Gaelic

	Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1.	Matthew Melhorn	\$29,746	\$31,210		74.0	Robert Smith	Oldham-Hadayia
2.	Ian Gingold	25,403	33,007	93	William)	Tim Schroeder	Marc Morton
3.	Alex Grakhov	16,446	23,856	90		Steve Surace	Surace-Smith
4.	Brandon Corkins	16,147	23,432	90		Arthur Greene	Paul Rumbuc
5.	Keith Moore	16,000	20,484	98		Doreen Ryan-Foti	Jatoft-Foti

YTD Production

All Time Record to Beat YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat YTD: \$443,893 Net ALP Mary Ann Gaelic

		N.ame	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
*	1.	Matthew Melhorn	\$55,975	\$66,381		74.0	Robert Smith	Oldham-Hadayia
	2.	Alex Grakhov	36,121	45,971	90	1000	Steve Surace	Surace-Smith
	3.	Ian Gingold	31,434	42,907	93		Tim Schroeder	Marc Morton
	4.	David Baum	31,411	43,680	86	· 原表 · · ·	Joshua Goodman	Bill Jennings
	5.	Wayne Ulrich	26,446	33,670		73.9	Sonny Gurney	Paul Rumbuc

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Daniel Phares Nitro, WV



2. Alfred Young Metairie, LA



3. Travis Moody N. Royalton, OH



4. Brandon Teter Harrisburg, PA



5. Mary Ann Gaelic Auckland, NZ

February Production

All Time Record to Beat Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat Month: \$111,262 Net ALP Eric Neal

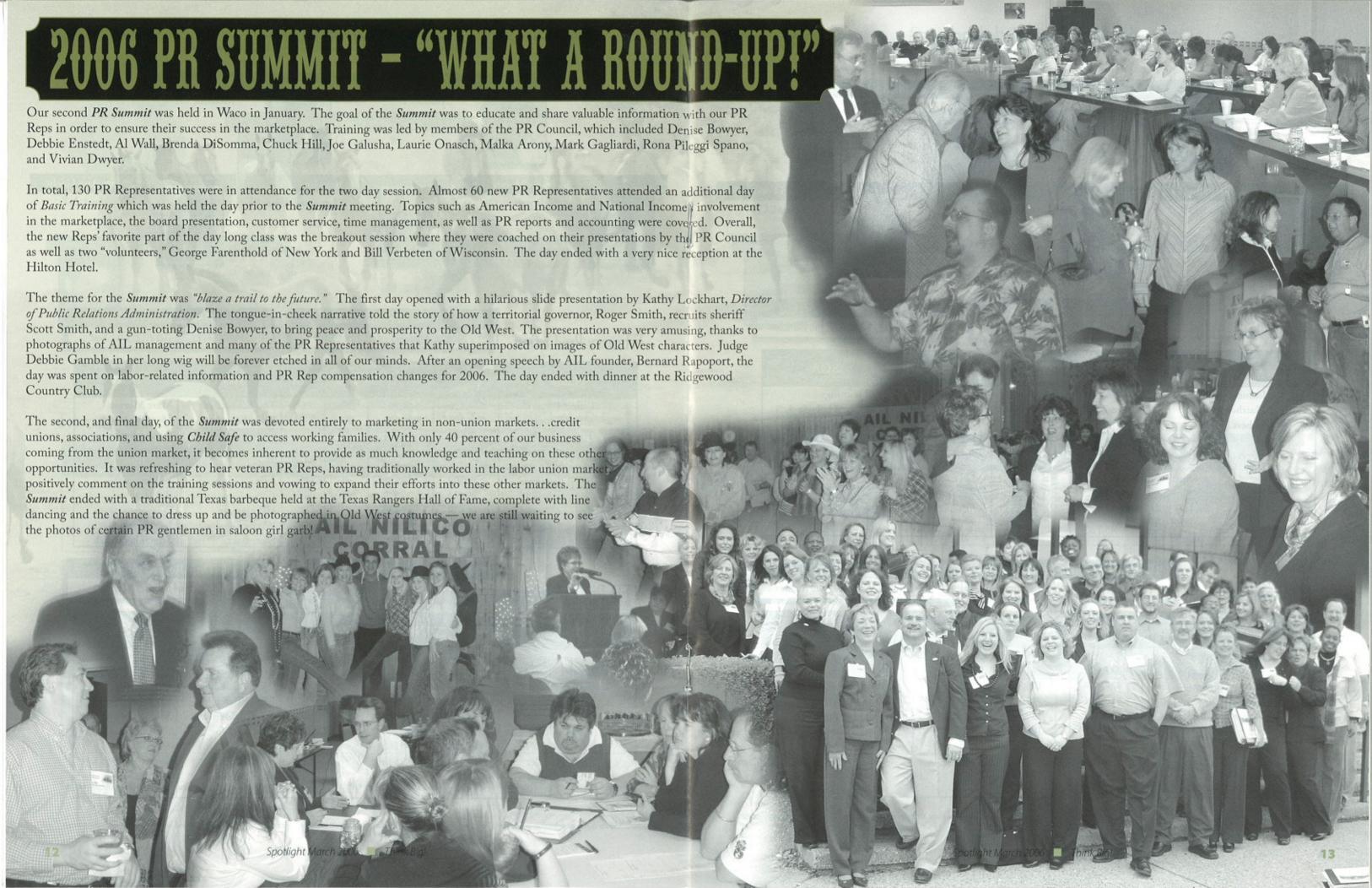
	Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1.	Daniel Phares	\$44,826	\$48,594		73.1	Tim Schroeder	Marc Morton
2.	Alfred Young	38,173	44,392	95		Brian Schreiter	Marc Rosen
3.	Travis Moody	35,603	38,695	91		Steve Surace	Surace-Smith
4.	Brandon Teter	31,400	36,916		72.1	Matthew Hogan	Oldham-Hadayia
5.	Mary Ann Gaelic	30,278	46,067		74.3	Lawrence Hauck	Steve Friedlander
6.	David Goodman	28,309	36,305	91		Joshua Goodman	Bill Jennings
7.	James Cahalin	26,832	26,949	85		Joshua Goodman	Bill Jennings
8.	Andrew Limoli	21,639	35,149	95		Hal Herman	Durhon Oldham
9.	Steven Engrav	20,385	27,358		77.2	Wayne Hendricks	Joe Manone
10.	Craig Gundler	20,362	22,880	95		Scott Baker	Steven Jakubczak

YTD Production

All Time Record to Beat YTD: \$489,120 1st Yr. Eric Neal All Time Record to Beat YTD: \$864,620 Net ALP

		Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
*		Travis Moody	\$66,781	\$75,205	91		Steve Surace	Surace-Smith
*	2.	Daniel Phares	61,466	79,971		73.1	Tim Schroeder	Marc Morton
*	3.	James Cahalin	59,697	62,705	85		Joshua Goodman	Bill Jennings
*	4.	David Goodman	57,429	71,477	91		Joshua Goodman	Bill Jennings
*	5.	Alfred Young	55,069	72,340	95		Brian Schreiter	Marc Rosen
	6.	Brandon Teter	54,798	66,205		72.1	Matthew Hogan	Oldham-Hadayia
	7.	Samuel Keys	45,369	56,567	94		Jeremy Welch	Slav Bitman
	8.	Craig Gundler	44,505	48,538	97	all land	Scott Baker	Steven Jakubczak
	9.	Steven Engrav	43,379	66,771		77.2	Wayne Hendricks	Joe Manone
	10.	Danielle Holmes	42,953	51,946		69.9	Joshua Goodman	Bill Jennings

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



Master General Agents



1. Joshua Goodman

Denver, CO



2. Matthew Hogan

Harrisburg, PA



3. Robert Hughes Woodridge, IL



4. Wes Elder Auckland, NZ



5. Cheryl Foti

Concord, CA

February Production

All Time Record to Beat Month: \$190,653 1st Yr. Slav Bitman All Time Record to Beat Month: \$250,859 Net ALP Jim Bianchi

	Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1.	Joshua Goodman	\$126,906	\$148,808		69.4	Bill Jennings
2.	Matthew Hogan	86,017	128,684		70.9	Oldham-Hadayia
3.	Robert Hughes	73,287	99,003	82	(Theath)	Bob Olson
4.	Wes Elder	64,045	69,981	100		Steve Friedlander
5.	Cheryl Foti	53,837	103,204	88		Jatoft-Foti
6.	James Isip	51,696	65,779		70.9	David Cohen
7.	Brian Schreiter	51,057	53,066	92	Tentimo	Marc Rosen
8.	Wayne Hendricks	49,687	76,843		76.8	Joe Manone
9.	David Wang	47,462	80,403		71.7	Bob Olson
10.	Sonny Gurney	45,720	49,965		75.9	Paul Rumbuc

YTD Production

All Time Record to Beat YTD: \$1,705,178 1st Yr. Slav Bitman All Time Record to Beat YTD: \$2,168,283 Net ALP Paul Rumbuc

	Na	me	1 st Year Agent	Net ALP	NG	Rtn	SGA	
*	1. Joshua	Goodman	\$244,938	\$296,710		69.4	Bill Jennings	
*	2. Matth	ew Hogan	157,989	241,215		70.9	Oldham-Hadayia	
*	3. Robert	Hughes	127,489	173,100	82	8	Bob Olson	
	4. David	Wang	117,154	211,853		71.7	Bob Olson	
*	5. Wayne	Hendricks	102,814	139,211		76.8	Joe Manone	
	6. Sonny	Gurney	93,141	100,394		75.9	Paul Rumbuc	
	7. Brian S	chreiter	84,907	93,979	92	=1	Marc Rosen	
	8. Cheryl	Foti	82,834	166,471	88		Jatoft-Foti	
	9. Jeremy	Welch	81,716	83,723		68.5	Slav Bitman	
	10. Scott S	onnenberg	81,193	80,545	84		Geneser-Geneser	

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. Joshua Goodman

Denver, CO



2. Jim Bianchi Rochester, NY



3. Dustin Venekamp Santa Rosa, CA

February Production

	Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1.	Joshua Goodman	\$198,840	\$239,870		69.5	Bill Jennings
2.	Jim Bianchi	146,864	258,315		72.5	Durhon Olham
3.	Dustin Venekamp	112,593	177,206		71.1	Altig-Orlovic
4.	Sonny Gurney	100,895	123,650		75.9	Paul Rumbuc
5.	Vlad Basov	97,954	128,229	79		Slav Bitman

YTD Production

	Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1.	Joshua Goodman	\$396,169	\$474,159		69.5	Bill Jennings
2.	Jim Bianchi	296,701	539,976		72.5	Durhon Oldham
3.	David Wang	199,424	316,293		70.8	Bob Olson
4.	Sonny Gurney	192,878	236,608	VALUE OF THE PARTY	75.9	Paul Rumbuc
5.	Dustin Venekamp	185,541	301,386		71.1	Altig-Orlovic

\$Show Me the Money\$

Qualifier	Retention Bonus*	Bonus Amount
Max Quasem	David Cohen	\$5,072.39
Randolph Souliers	Rick Altig	\$3,739.14
Sebastian Kazek	Tom Williams	\$3,583.39
Carla Miller	John Akers	\$3,340.79
Joseph Nosse	Surace-Smith	\$3,213.86
Al Sorisho	Jatoft-Foti	\$3,121.54
Rudi Camenzind	David Cohen	\$3,119.62
Lance Brown	David Zophin	\$3,107.04
Shashank Hedao	Rick Altig	\$3,029.20
Timothy Cruise	Bob Olson	\$3,023.57
Total Retention l	Bonus Paid: \$493,450.40 507 Prod	lucers Qualified

Qualifier	SGA	Bonus Amount
Joshua Goodman	Bill Jennings	\$10,532.19
Matthew Hogan	Oldham-Hadayia	\$8,734.61
Wes Elder	Steve Friedlander	\$6,109.92
Brian Schreiter	Marc Rosen	\$5,883.32
James Isip	David Cohen	\$5,627.84
Samuel Cohen	Oldham-Hadayia	\$5,234.05
Megan Olson	Steve Hartman	\$5,191.26
Tim Schroeder	Marc Morton	\$4,860.59
Eddie Dhillon	Paul Rumbuc	\$4,778.53
Arthur Greene	Paul Rumbuc	\$4,232.69

Qualifier	SGA	Bonus Amount
Kelvin Muggeridge	Steve Friedlander	\$4,819.50
Kenneth Altizer	Marc Morton	\$1,418.50
Malka Arony	Steve Hartman	\$1,360.10
Joe Galusha	Durhon Oldham	\$935.05
Mark Gagliardi	Jatoft-Foti	\$843.50
Holly Dichiaro	Bill Jennings	\$817.50
Tracy Smith	Oldham Hadayia	\$678.00
Rona Pileggi Spano	Bob Olson	\$673.90
Barbara Knight	Scott Latta	\$660.00
Erica Anderson	David Zophin	\$652.00

^{*} Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Watch Us Grow!



'I believe if you are at the right place at the right time anyone has the oppportuntity to become a significant part of

this historic growth strategy."

Forgetting what is behind and we press on

straining for what is ahead, toward the goal to win the prize

for which we have been called. Basically, new offices equal increased production/



This new Child Safe division gave us the opportunity to do something new. It gave us the opportunity

to think big and think outside o the box."



now they are.

Our production has doubled and our recruiting has tripled.

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of February. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.

The Rick Altig Agency Rick and his team opened three offices in February.

Provo, Utah

MGA: Elizabeth Michalek and Anthony Mutter

St. Paul, Minnesota

MGAs: Max Snow and Brian Lulloff

Windsor, Ontario

MGAs: Ryan Bisanz

The Eric Giglione Agency Eric and his team opened a new office in Southern New Jersey.

Sicklerville, New Jersey MGA: David Brister and David Ackerman

The Bob Olson Agency

Bob and his team opened a new Child Safe division in February.

Hillside, Illinois

The Imran Satti Agency

Imran and his team opened a second office in the Nova Scotia area.

Cape Breton, Nova Scotia

Congratulations on making this opportunity a reality! We wish you all luck in expanding your business in the communities you are now serving

		FEB	RUARY CA	TEGORY		
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Rick Altig	A CHARLES	71.3	\$643,069	\$650,00	99	\$1,138,510

FEBRUARY CATEGORY II									
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP			
Oldham-Hadayia		68.9	\$205,498	\$125,500	164	\$295,490			
Paul Rumbuc		73.7	197,102	138,500	142	288,302			
Altig-Orlovic	AND STREET	68.5	153,387	121,250	127	235,927			
Marc Morton		71.0	115,752	112,500	103	167,539			
Altig-Traboulay	80		104,319	104,000	100	170,939			

FEBRUARY CATEGORY III										
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP				
Bill Jennings		69.1	\$197,326	\$93,000	212	\$243,938				
Surace-Smith	95		168,958	97,500	173	285,886				
Steve Friedlander	CONTRACTOR OF THE PARTY OF THE	73.2	120,771	80,000	151	178,888				
Imran Satti		68.6	122,744	86,500	142	163,160				
Tyrone Conard		70.2	102,719	91,000	113	143,693				
Steve Greer		71.9	92,403	92,500	100	121,946				

FEBRUARY CATEGORY IV										
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP				
John Akers	Total Production	69.7	\$60,745	\$43,500	140	\$101,562				
Mark Hancock		69.8	72,449	65,000	111	126,050				
Marc Rosen	90		53,484	52,000	103	78,701				

FEBRUARY CATEGORY V										
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP				
Chris Hernandez	85		\$60,565	\$28,000	216	\$70,395				
Steve Jakubczak		70.4	51,472	37,000	139	63,384				
DeMario Cooper	85	Tag.	30,695	27,750	111	36,671				

YTD CATEGORY I											
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP					
Rick Altig		71.3	\$1,014,692	\$1,300,000		\$1,905,454					

YTD CATEGORY II							
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP	
Oldham-Hadayia	ner de la cuerca	68.9	\$371,420	\$251,000	148	\$550,980	
Paul Rumbuc		73.7	350,304	277,000	126	524,534	
Altig-Orlovic	mth: 18,660	68.5	263,607	242,500	109	409,970	

YTD CATEGORY III							
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP	
Bill Jennings		69.1	\$384,372	\$186,000	207	\$472,438	
Surace-Smith	95		312,372	195,000	160	514,814	
Imran Satti	1813	68.6	232,960	173,000	135	306,505	
Steve Hartman		71.8	144,536	134,000	108	253,739	

YTD CATEGORY IV							
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP	
John Akers	Comment Vie	69.7	\$105,186	\$87,000	121	\$181,793	

YTD CATEGORY V							
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP	
Chris Hernandez	85		\$104,184	\$56,000	186	\$119,055	
Steve Jakubczak		70.4	106,590	74,000	144	125,007	

PR Manager



Debbie Enstedt Winnipeg, MB

Category A:



Brenda DiSomma Edison, NJ



Malka Arony Phoenix, AZ

Category B:



Kelvin Muggeridge Auckland, NZ



Brenda Swecker Canonsburg, PA

Category C:



Kenneth Altizer Nitro, WV



Renee Flannery N. Royalton, OH

February Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,936	Rick Altig
2. Malka Arony	6,287	HO CA/Hartman
3. James Tasker	3,767	Durhon Oldham

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	12,952	Rick Altig
*2. Malka Arony	9,264	HO CA/Hartman
3. Charles Hill	4,802	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Brenda DiSomma	2,465	Eric Giglione
2. Malka Arony	2,091	HO CA/Hartman
3. Mark Gagliardi	1,568	Jatoft-Foti
4. Susan Gilbert	1,378	Bob Olson
5. Leo VanDenBussche	1,333	Rick Altig

Category B	No. Cards	SGA
1. Kelvin Muggeridge	2,513	Steve Friedlander
2. Brenda Swecker	1,898	Chris La Fond
3. Irene Rurycz	1,681	Surace-Smith
4. C.J. Briggle	1,555	Steve Hartman
5. Vivian Dwyer	1,188	Altig-Hay/Bitman

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	N	lo. Cards	SGA
*1. Susan Gilbert		3,133	Bob Olson
2. Rona Pileggi S	pano	2,868	Bob Olson
3. Brenda DiSomi	ma	2,528	Eric Giglione
4. Frances Christie	e	2,523	Rick Altig
5. Timothy Farr		2,518	Paul Rumbuc

Category B	No. Cards	SGA
*1. Kelvin Muggeridge	2,655	Steve Friedlander
*2. C.J. Briggle	2,429	Steve Hartman
3. Brenda Swecker	2,139	Chris La Fond
4. Irene Rurycz	1,793	Surace-Smith
5. Susan Cooksey	1,757	Tyrone Conard

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Kenneth Altizer	8	Marc Morton
1. Renee Flannery	8	Surace-Smith
2. Erica Anderson	7	David Zophin
3. Susan Fuldauer	6	Mark Hancock
4. Richard Case	5	Surace-Smith

All Time PR Group Production Record

YTD: 110 groups Richard Case

Category C	Groups	SGA
1. Patti Morgan	20	Marc Rosen
2. Kenneth Altizer	14	Marc Morton
3. Billy Sauers	12	Tom Williams
3. Richard Case	9	Surace-Smith
3. Renee Flannery	9	Surace-Smith

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.



FROM THE DESK OF:

Rob Falvo

Vice President,
Field Operations

Recruiting for Ownership

It is an exciting time at American Income and National Income — time I know will be marked by incredible production growth. How can I be so confident? Because I believe that great companies are not made up of products, recruiting systems, lead generation systems, and training programs. They are made up of great people, who in turn make those systems perform at high levels.

In my travels, I get to experience first-hand the goals and dreams of our field force. Individually and collectively I find you have taken to heart the company motto "just think big." That leads me to the title of this article, "Recruiting for Ownership."

To accomplish anything big that will add meaning to your life will require the help of other people. You cannot do it alone. If you have an Agency building contract at any level, it all starts with you. Ask yourself, am I directly coding two people a month to guarantee the growth of my Agency? If not, why?

I find that the main reason most people are not recruiting at an extremely high level is because they are not passionate enough about their goals and dreams. Are your goals and dreams big enough to get passionate about?

We want to help you — yes, you — open and take ownership of new offices where you want to open them. Start by asking your SGA where they need more offices. Let them know where you would like to be, and work together to achieve common goals.

I know to some of you, opening an office and taking ownership of your opportunity may seem like a mountain looming in front of you where the top seems like it would take too much effort to achieve. You might be right. However, we need mountains in our lives. Life should not be flat and routine. We need high mountains that take us to great heights and give us an experience that stays with us long after we have come down from that mountain. Nowadays, we are inclined to settle for small hills now and then because it takes too long and is too much work to climb a mountain.

We, as leaders, have a tremendous opportunity to succeed by better engaging our key people and motivating them through ongoing dialogue, clear communication, and a shared investment in helping their careers move forward. In that spirit, please feel free to e-mail me at *rfalvo@ailife.com* (remember to cc: your SGA) with where you would like to open an office — today, tomorrow, or someday. I would love to hear from you.

Always remember: Fortune Favors the Bold!



FROM THE DESK OF: Scott Smith Executive Vice President American Income Life

You Have a Hard Job!

Deal with it. There, I said it.

If you have heard me speak at one of your Agency meetings or at the *Leadership Development School*, you have probably heard me tell the story from years ago when I went looking for an easy job where I could make lots of money. I searched high and low. I found some easy jobs, but they didn't pay a lot. I found some high paying jobs, but they didn't seem too easy. I even found a couple of opportunities that seemed like they would be quite difficult but actually didn't pay much — the worst of all combinations. Basically, a choice needed to be made, and if I was to make some serious money, a hard job was a must.

All of you made that choice as well, and I know you have difficult jobs. The reason I know this is because you have a high-income opportunity at American Income and National Income. No one will ever call you on Tuesday and say you must stop producing because it is looking like you may be heading for too large an advance check on Friday. You are not limited to a salary. You chose an environment where you will be paid on your contributions, personal production, and overrides on those looking to you for training and leadership.

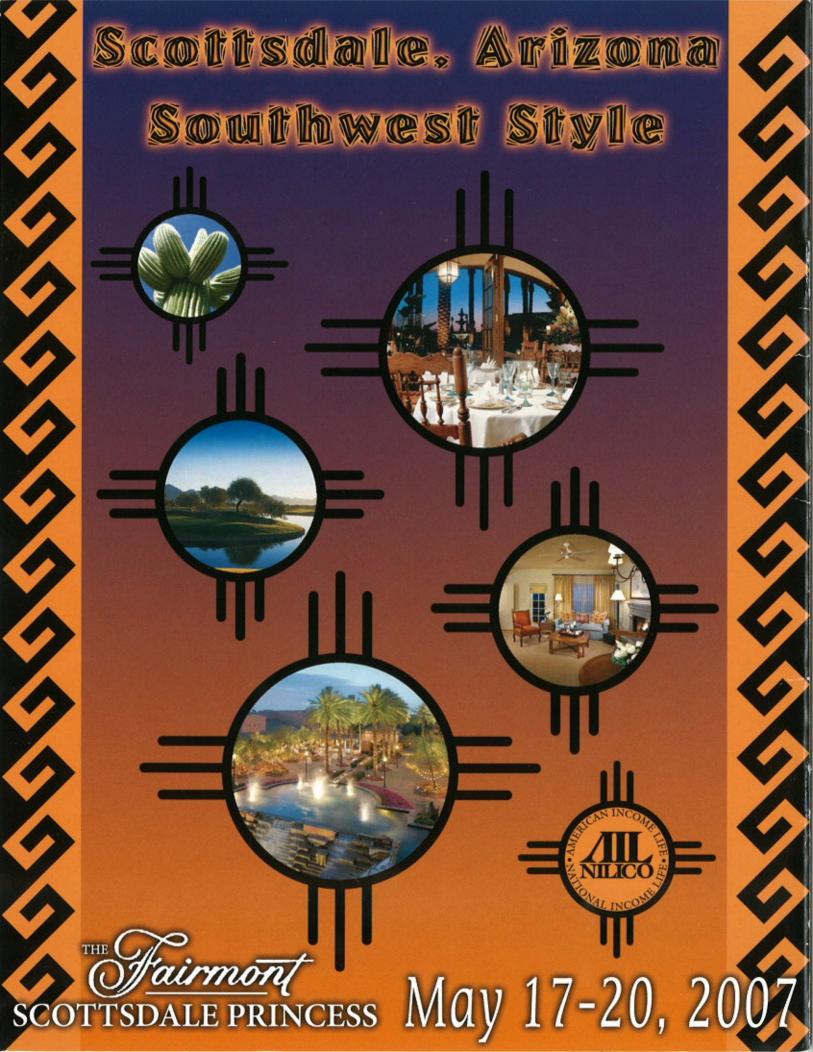
With American Income and National Income, you are in the right place at the right time. The theme of this month's *Spotlight* is a real benchmark at AIL and NILICO. You have read about the new era and our ambitious plans to significantly grow our Public Relations team — double the size of your Agency's PR Team, provide assistance in leadership to the newer SGAs, and assign mentors to the new hires. Not only will this provide the foundation of increased

lead growth in new markets for your Agency, but it marks a special sharing of resources by the SGA body and the Company alike. While we often focus on those Agencies or new hires who receive the assignment of a talented director or an experienced mentor, let's not forget the SGA and the Agency who have generously allowed their talented team members to help other offices gain from their wisdom. That's real teamwork!

Twenty-five years ago, only a few leads were generated for the sales force. As the lead program became more refined and we ultimately positioned ourselves to average over 900,000 leads as a Company for the past several years, many people took advantage of this growth, and those people made a lot of money. This makes your timing perfect because we are going to start generating some incredible lead increases, which means increased Agent counts, more production, and more leadership opportunities. The Best Performers Practices Presentation Manual (AC-58) has been distributed to your office, which will help with this new lead generation by training you on how to sell to non-union leads. This is just one of the ways we plan to help every Agency grow.

Together, we have some great opportunities in front of us. Laying the foundation in the first fifty years did not come easy for the leaders of your Company, and it will not be easy for us either. But the opportunity for financial prosperity has never been brighter.

It's a tough job. Deal with it. Be a part of something special. You are in the right place at the right time.



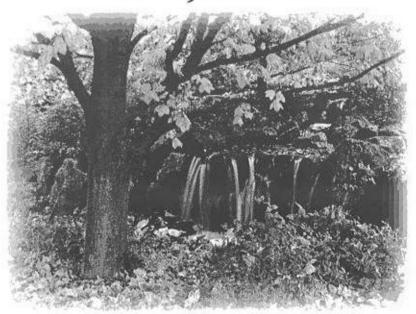
Qualifiers

Kelvin Muggeridge	\$4,819.50
Kenneth Altizer	\$1,418.50
Malka Arony	\$1,360.10
Joe Galusha	\$935.05
Mark Gagliardi	\$843.50
Holly Dichiaro	\$817.50
Tracy Smith	\$678,00
Rona Pileggi Spano	\$673.90
Barbara Knight	\$660.00
Erica Anderson	\$652.00
Marilyn Kohlhase	\$624.00
Al Wall	\$562.00
Irene Rurycz	\$553.00
Giovanna Dubinsky	\$534.00
Casandra Robinson	\$486.00
Jerry Hartnett	\$481.00
Timothy Gray	\$456.00
Laura Mackin	\$446.40
Larry Lozano	\$433.30
Heather Bunyan	\$427.50
Brenda DiSomma	\$393.45
Charles Hill	\$381.85
William Sauers	\$362.50
Matthew Stadtler	\$356.25
Leon Germon	\$310.50
George Farenthold	\$270.75
Gabriela Berloni	\$253,50
Rence Flannery	\$251.50
Mary Ellen Dahl	\$231.00
Erica Dalager	\$228.15
Robin Andrade	\$221.50
Bill Verbeten	\$219.00
Brenda Swecker	\$215.75
Laurie Onasch	\$206.50
Vivian Dwyer	\$185.95
Karen Rosenberg	\$165.00
Ulyssia Williams	\$159.00
Susan Fuldauer	\$124.00
William Slocum	\$120.00
Timothy Farr	\$115.50
Susan Cooksey	\$115.00

JANUARY **FEBRUARY** MARCH APRIL MAY JUNE JULY **AUGUST SEPTEMBER OCTOBER** NOVEMBER **DECEMBER**

Total

\$25,006.60



MGA Bonus

February Bonus Qualifiers

Joshua Goodman	\$10,532.19	Tim McAdams	\$2,230.35
Matthew Hogan	\$8,734.61	Cathy Thompson	\$2,178.75
Wes Elder	\$6,109.92	Mathew Hart	\$2,143.05
Brian Schreiter	\$5,883.32	Steven King	\$2,125.88
James Isip	\$5,627.84	Jeremy Welch	\$2,095.42
Samuel Cohen	\$5,234.05	Earnest Loveless	\$2,092.80
Megan Olson	\$5,191.26	Alex Roland	\$2,091.65
Tim Schroeder	\$4,860.59	Bill Hayer	\$2,086.46
Eddie Dhillon	\$4,778.53	David Garrett	\$2,073.77
Arthur Greene	\$4,232.69	Godley Varghese	\$2,068.15
David Wang	\$4,132.52	Omar Hashimi	\$2,038.40
Rodney Ward	\$3,960.14	Russell Chang	\$2,033.77
Robert Smith	\$3,844.17	Michael Kolasa	\$2,014,47
Ryan Stenglein	\$3,748.07	Martin Banks	\$2,002.14
Aaron Webb	\$3,690.30	Elaina Bosco	\$1,974.56
Vlad Basov	\$3,525.08	Maijargal Sukhbaatar	\$1,926.36
Jason Mollo	\$3,500.96	Elizabeth Michalek	\$1,872.79
Christopher Stephens	\$3,452.34	Michael Robert	\$1,840.77
Cheryl Foti	\$3,278.29	David Solomonov	\$1,832.03
Jason Young	\$3,217.82	Tony Motley	\$1,740.65
Robert Hughes	\$3,165.13	Donald Wold	\$1,692.51
Lawrence Hauck	\$3,057.10	Mark Gorman	\$1,686.24
Harpreet Gujral	\$3,056.02	LaTonya Tucker	\$1,663.36
Randy Teyssier	\$3,035.33	Zachary Hart	\$1,652.77
Robert Dunn	\$2,821.03	Tod Brown	\$1,628.63
Scott Rehberg	\$2,819.71	Micah Cohen	\$1,522.64
Liza Garcia	\$2,781.28	Mark Bleier	\$1,516.63
Doreen Ryan-Foti	\$2,769.04	Curt Snow	\$1,509.62
Sonny Gurney	\$2,679.06	John Bulecza	\$1,507.58
Paulo Rosa	\$2,490.82	Michael Laramie	\$1,422.03
Susanne Munro	\$2,490.70	Christopher Clark	\$1,249.46
John McGrath	\$2,485.51	David Farraway	\$1,219.47
Willie Hayden	\$2,391.12	Dorian Oldham	\$1,128.07
Maxine Moody	\$2,378.15	Matthew Ho	\$1,096.78
AJ O'Connor	\$2,359.40	Kevin Frain	\$1,088.86
Karl Schuckert	\$2,358.12	Preston Foster	\$1,073.70
Rachel Arenas	\$2,344,31	Timothy Southerton	\$1,053.80
Wayne Hendricks	\$2,269.62	Vann Durham	\$1,040.04
Leslie Taylor	\$2,255.61	Allan Jennings	\$1,023.91
Diane Carrion	\$2,252.16	Alexander Marshall	\$1,011.45

Rebecca Klebsch	\$1,007.89
Amir Sedaghat	\$980.51
James Taylor	\$976.27
Liuis Heredia	\$944.25
Justin Smith	\$898.69
Kevin Barrow	\$873.71
Anthony Cannady	\$870.44
Roger Fung	\$854.62
Laura Luthy	\$852,69
Michael Nelson	\$852.32
Anthony Accurso	\$788.44
Richard Barbour	\$755.41
Saeideh Nessar Ali	\$754.85
Krista Thieme	\$745.86
John Hancock	\$729.64
Scott Baker	\$663.32
Bonnie Williams	\$651,44
Matthew Willrodt	\$605.60
Patrick Fowler	\$587,75
Michael Hanson	\$528.70
Samuel Lasala	\$514.24
Sarah Williams	\$500.54
Patrick Coughlin	\$484.12
Donald Orban	\$483.71
Jon Hanec	\$477.82
Melanie Cohen	\$353.11
Corey Friesen	\$268.52
Michael Bromberg	\$251.74

Total

\$236,299.88

Retention Bonus

QUALIFIER	BONUS*
Max Quasem	\$5,072.39
Randolph Souliers	\$3,739.14
Sebastian Kazek	\$3,583.39
Carla Miller	\$3,340.79 \$3,213.86
Joseph Nosse Al Sorisho	\$3,121.54
Rudi Camenzind	\$3,119.62
Lance Brown	\$3,107.04
Shashank Hedao	\$3,029.20
Timothy Cruise	\$3,023.57
David Thornton	\$2,930.14
Alex Bluhm	\$2,813.61
Jinzhou Zhao	\$2,763.36
Aunjel Faucheux	\$2,624.70
Amanda Nathoo	\$2,609.13
Jonathan Wilson	\$2,500.61
Jesse Wise	\$2,476.53
Ed Olfert	\$2,471.51
Alfred Brenner	\$2,469.97
Steven Stensrud	\$2,461.89
Amir Sedaghat	\$2,409.21
William Jaquay	\$2,396.16
Robert Rowe	\$2,301.43
Karl White	\$2,294.43
Maria Esposito	\$2,291,65
Donald Orban	\$2,263.09
Jean Brinkmann	\$2,233.88
Julie Aprahamian	\$2,230.05
Daniel Potilechio	\$2,227.04
Tony Fox	\$2,222.75
Karen McQuoid	\$2,219.02
Noe Gonzales	\$2,217,30
Byron Paz	\$2,215.34
Ronald Van Woesik	\$2,213.77
Shane Bowen	\$2,169.19
Tim Riley	\$2,166.65 \$2,152.12
Brian Morse Robert Ulreich	\$2,148.60
	\$2,137.88
Curt Snow	\$2,124.47
Alan Rosen Joanna Chinquist	\$2,120.56
David Jackson	\$2,118.33
James Schneider	\$2,092.77
Gregory Engrav	\$2,083.78
Keith Campbell	\$2,073.24
Alan Silverman	\$2,071.37
Victor Quimson	\$2,053.15
Yevgeniy Kashkin	\$2,027.38
Matthew Herrera	\$2,023.37
Tara Shuler	\$1,943.84
Steven Edgell	\$1,938.28
Jeff Debiak	\$1,933.03
Angeles Ordas	\$1,930.65
Farhod Shamsiyev	\$1,928.00
Ray Sharples	\$1,922.84
Paul May	\$1,897.54
Pablo Pízela	\$1,874.34
Tasha Tucker	\$1,873.50
Alexander McCarthy	\$1,869.83
Eric Labossiere	\$1,865.19
Stephenie Noah	\$1,850.30
Tara Soderman	\$1,839.23
Donald Strynadka	\$1,805.49
Larry Malitz	\$1,797,72
Shèwa Hollingsworth	\$1,787.12
Sylvia Freeman	\$1,786.43
Kevin MacKinnon	\$1,771.56
Earle Harris	\$1,754.13
Sabrina Lloyd	\$1,749.40
Dennis Reiman	\$1,745.87
David Shufelt	\$1,742.10
David Tubbin	\$1,737.26
Michael Perkins	\$1,736.34
Lisa Roemer Reniamin Foti	\$1,731.25 \$1,722.41
Benjamin Foti Anthony Muster	\$1,720.91
Anthony Mutter Andrea Yee	\$1,704.75
Angrea ree Jesse Zwack	\$1,702.71
	\$1,698.22
Charles Riggs Dean Schmitt	\$1,681.66
Dean Schmitt Joannin Santos	\$1,679.23
Joaquin Santos Marcandre Boudreau	\$1,679.15
Marcandre Boudreau Kyle Reid	\$1,667.73
Guy Panno	\$1,665.06
Helen Taylor	\$1,663.74
Laura Fisher	\$1,662.11
Justin Miller	\$1,651.57

QUALIFIER	BONUS*
Joey Kennedy	\$1,644.74
Scott Florin	\$1,632.65
Jade Barath	\$1,618.34
Gurpreet Thind	\$1,615.25
Herivelto Pereira	\$1,590.93 \$1,589.69
Susan Remington Russell Morris	\$1,582.63
Jacob Blackburn	\$1,574.85
Hamed Hashimi	\$1,573.96
Kenji Leonard	\$1,566.05
Leavona Davidson	\$1,564.66
Raphael Bouchereau	\$1,563.30
Scott Remmey	\$1,534.46
Kim Phambuy	\$1,521.68
Joseph Moore	\$1,521.33
Maxine Moody	\$1,496.62
Douglas Bauknecht	\$1,489.81
Rachel Arenas	\$1,477,14
Bradley Ellison	\$1,474.72
Marcus Bautista	\$1,465.80
Stephen DeMarie	\$1,456.89 \$1,454.25
Samson Adelufosi	\$1,453.63
Nancy Myers Thoraca Rellaines	\$1,450.66
Theresa Bellajaro Garret Kun	\$1,443.30
Matthew Gonzales	\$1,442.25
Allan Munro	\$1,436.68
Kevin Gamble	\$1,435.89
Angelica DeSantos	\$1,418.62
John Petty	\$1,415.00
Rory Crockford	\$1,411.56
Andrea Jones	\$1,409.86
Maake Kaufusi	\$1,402.34
Rhonda Shaffer	\$1,399.42
Johannes Doornenbal	\$1,398.14
John Bulecza	\$1,382.61
Andrew Shold	\$1,379.19 \$1,366.39
Zulfikar Bhukera Desiree Jones	\$1,361.59
Desiree Jones LaTonya Tucker	\$1,350.86
Selena Thammasen	\$1,349.68
Anthony Accurso	\$1,349.52
Bedis Kilani	\$1,348.82
Greg Stewart	\$1,341.73
Tara Aoyagi	\$1,333.66
Simon Arias	\$1,328.66
Dave Ramirez	\$1,327.55
Tony DeRico	\$1,326.91
Adam Fogelman	\$1,316.94
Richard Miller	\$1,310.00
Larry Chick	\$1,309.62
Mark Gorman Marke Morley Mules	\$1,303.32
Marne Mosley-Myles Thomas Harkins	\$1,299.19 \$1,298.29
Thomas Harkins Barbara Bomer	\$1,298.29
yekaterina Mayants	\$1,293.54
David Solomonov	\$1,293.25
Jeremy Welch	\$1,284.85
Michael Diaz	\$1,284.58
Louis Costa	\$1,270.33
Bert Feldman	\$1,269.71
Ronald Friedlander	\$1,263.09
Yvonne Hernandez	\$1,261.49
Matthew Dahler	\$1,260.08
William Burbank	\$1,253.45
Benjamin VanFossen	\$1,252.05
Leo Soucy	\$1,250.83
Metic Fadel Rebecca Rushnok	\$1,243.14
Hebecca Hushnok Lamissi Ali	\$1,238.41
Nishan Amarasuriya	\$1,226.48
Michael Thiel	\$1,221.28
Patricia Harris	\$1,220.45
Dorothy Cosby-Cawthorne	\$1,214.77
Kayla Nelson	\$1,210.78
Adam Kahn	\$1,204.19
Walter Bowser	\$1,200.74
Douglas Zigby	\$1,199.61
Eric Nichols	\$1,194.57
Ronald Marx	\$1,193.85
London Burnett	\$1,192.37
Chenine Ellis-Dias	\$1,190.98
Noah Alkinburgh	\$1,175.87
John Sill	\$1,169.20
Jean-François Vezina	\$1,146.66
Joshua Werner Andre Abramovich	\$1,145.07
	\$1,144.22

QUALIFIER	BONUS*
Robert Schoelzel	\$1,130.23
Brian Utter	\$1,115.69
Anna Vaculikova	\$1,101.67
Robert Harris	\$1,095.15 \$1,092.95
John Callins John DeRosier	\$1,092.95 \$1,081.91
Ross Ewen	\$1,869.77
Joseph Diecedue	\$1,059.52
Theodore Greer	\$1,058.15
John Franklin	\$1,056.99
Harold Canter	\$1,053.70
Michael Alcom	\$1,053.65
Gabriel Santos	\$1,051.93
Earl Mack	\$1,043.28
Lamine Diakhate	\$1,041.80
Brett Gryska	\$1,036,42
Saeideh Nessar Ali	\$1,035.64
Joseph Coarsey	\$1,032.22 \$1,027.40
Matthew Cano Michael Mandella	\$1,025.54
Micriaei maridena Stephanie Kelly	\$1,024.48
Maria Diringer	\$1,022.26
George Sturge	\$1,019.60
David Lumbreras	\$1,005.99
Kathryn Guzik	\$1,003.77
Robert Kanaan	\$1,001.92
Joshua Riehl	\$1,001.64
Sandra Craven	\$998.67
Edward Wilkins	\$978.59
Samantha Chui	\$977.48
Amanda Hetrick	\$971.55
Michael Winans	\$971.08 \$962.24
Eugene Williams Michael Broker	\$962.24
Michael Broker Thomas Enright	\$948.24
Vincent LaRocca	\$947.31
Stefano LeBrasseur	\$941,04
Kyle Chuang	\$927.97
Raymond Lau	\$925.63
Mark Albert	\$918.66
Hope Horne	\$915.17
Rickie Sasser	\$905.54
Meghan Wright	\$899.06
Lorena Barriere	\$895.08
Charles Van Dyke	\$893.31
Brandon Corkins	\$890.36 \$887.11
Michael Naccarato Thomas Tulowiecki	5885.74
Jennifer Primus	\$882.24
Joseph Ngadi	\$881.62
Susan O'Bryon	\$877.52
Peter Kaplanis	\$872.68
Nacole Bell	\$871.60
Roger Myers	\$868.16
John-Deane Nwafor	\$867.82
Linda Kraszewski	\$867.37
Aaron Tavizon	\$863.72
David Baum	\$860.42
Michael Raskovskiy Balkranjit Dhanoa	\$859.33 \$853.54
Baikranjit Dhanoa Diego Arangopuerta	\$852.32
Cyril DesRosiers	\$850.22
Andrew Limoli	\$848.79
John Agnew	\$847.90
Roosevelt Moses	\$847.45
Kristie Druffel	\$844.07
Crystal Valentine	\$840.47
David Fralick	\$840.45
Jared Mlinarich	\$839.77
Alan Yowell	\$839.46
Brian Merryman	\$837,05
Terry Donaldson	\$835.96 \$833.42
Lacey Stoor David Mathe	\$832.20
David Mathe Walter Dow	\$830.44
Waiter Dow Jennifer Carter	\$830.07
Phyllis Jones	\$828.71
Daniel Beeson	\$825.36
Robert Seeber	\$812.37
James Herrera	\$807.52
Christopher Staulcup	\$807,19
Renee Sturdivant	\$801.47
	\$800.89
	\$800.29
	\$787.02
	\$776.17
	\$769.10
Renee Sturdivant Sara Geiger Ryan Purol Raymond Lopez Anastasiya Fedosova Joseph Szygiel Al-Karim Walji	\$800. \$800. \$787. \$776.

Retention Bonus

QUALIFIER	BONUS*
James Larkin	\$761.49
Arthur Westergren Jennifer Ingimundson	\$758.26
Pat Alessi	\$743.77 \$738.57
Ronald Rivera	\$730.96
Philip Parisi	\$721.73
Daushel Henderson	\$717.91
Bret Fels	\$715.92
Andrea Barenholtz	\$714.34
Norman Reitz	\$709,15
Katherine Georgiou Valerie Franklin	\$700.43 \$699.68
Todd Krentzel	\$699.06
John Wicks	\$697.69
Stanlee Fried	\$694.47
Peter Cranley	\$689.95
Beth Lopez	\$689.34
Susan Schreiber	\$687.83
Roger Dissmore Elizabeth Marcketta	\$685.16
Michael Pope	\$675.59 \$670.01
Mireille Jaillet	\$669.82
Patricia Newell	\$668.07
Brian Buskirk	\$665.00
Ya Chu	\$661,45
Tibor Simon	\$653.61
Lawrence Turk	\$650.20
Rigoberto Pedroza	\$647.40
Derek Birch Frederick Dagostino	\$644.45
Prederick Dagostino David Goodman	\$642.12 \$639.71
Dean Redmond	\$637.24
Daniel Arreola	\$636.96
Christopher Cummings	\$636.45
Mathieu Denis-Critchley	\$632.90
Sandi Babcock	\$632.75
Anthony Washington	\$631.75
Brian Allt	\$631.10
David Montgomery Cynthia Sittig	\$631.05
Dennis Titcombe	\$630.44
Edwin Menzies	\$629,13 \$627,54
Carolyn Stroman	\$625.64
Alfred Young	\$624.53
Brian Farmer	\$624.36
John Horton	\$623.49
David Lamb	\$623.46
Jamie Bonfiglio Dennis Doan	\$622.80
Mataya Kestenbaum	\$621.30 \$620.64
Benjamin Thomason	5619.98
Louise McManus	\$618.98
Beth Snow	\$616.37
Christos Stamnas	\$615.10
Tammy Young	\$614.84
latyana Rostanets	\$611.92
avely Johnson	\$609.94
Amorie Bethley ke Amazu	\$609.93
ke Amazu Steven Hunter	\$609.50 \$606.36
Timothy Rose	\$606.36 \$605.06
Luis Bagunda	\$603.57
Scott Meligren	\$603.43
Christopher Kurz	\$601.34
Scott Barnes	\$600.66
Brendan Moore	\$599.13
Lisa Voigt	\$598.63
Jason Moore Sarah Armetrono	\$597.00
Sarah Armstrong Amelia Brown	\$595.24
omena brown Robert Gruber	\$595.02 \$590.74
Mirjana Ivankovic	\$584.95
David Fagoaga	\$584.56
Michael Edelman	\$580.91
loanne Marks	\$579.60
Oboumou Assa	\$577.28
ocelyn Sperling	\$575.26
Christopher Jordan	\$572.64
Nane Wharton Inristian Baker	\$571.64
Annstian baker Maurice Scott	\$569.66 \$567.78
lahim Suleman	\$560.80
ames Nelligan	\$560.68
ason Harris	\$514.68
had Keeney	\$509.33
imothy Collier	\$483.28
Isher Lavallee	\$481,57
ieorge Noujaim	

QUALIFIER	BONUS*
Adrian Jefferson	\$477.31
Mark Rader	\$473.59
Keith Cornwell Donald Bierkan	\$472.03
Innocent Okeke	\$466.90 \$462.18
Jamie Winkler	\$458.09
David Ruggles	\$452.91
Rita Haidinger	\$450.79
Sharon Ward	\$450.63
Stephanie Tafa	\$445.32
Ronald Pearson	\$445.23
Steven Bohne	\$442.00
Christopher McNie Matthew Daley	\$440.01
Brandon Braun	\$430.36 \$429.27
Richard Flores	\$418.03
Kelvin McDiarmid	\$416,07
Kevin Washington	\$416.02
Brendan Lattrell	\$415.47
Pablo Russo	\$415.40
Javier Antezana	\$415,27
Ninca Chang	\$413.32
Joseph Flynn Alexander Balish	\$412.78
Christopher Alameda	\$409.20 \$405.65
Matthew Davison	5404.47
Jennifer Ridgeway	5404,41
Jack Cummings	\$402.88
Mildred Amadeo	\$402.10
Bhupinder Atwal	\$401.53
Matthew Grana	\$400.34
lain MacNair	\$400,16
Madge Moodietitre	\$399.27
Bryan Davidson	\$398.98
Nabil Spahi John Mulguin	\$398.02
Charlie Warren	\$397.79 \$397.59
Neritan Cjapi	\$396.53
Peter Varley	\$396.31
Andrew Drake	\$395.60
John Curtis Jones	\$395.21
Bradley George	\$394.91
Frederik Moerdyk	\$394.88
Diana Huffman	\$393.95
Joshua Pratscher	\$393.67
Keki Colaabavala	\$393.60
Joel Rappaport	\$392.08
David Healy Dane Molinaro	\$391.66 \$391.08
Jeremy Rainville	\$390.51
Michael Penny	\$389.20
William Haefs	\$388.56
Christina Ingram	5386,11
Donald McCrary	\$384.03
Robert McPherson	5382,81
Aimee Molinaro	\$381.63
Paulo Alexandre	\$381.48
Aaron Hammill	\$381.46
Gabriel Feldmann	\$380.74
Skidharth Patel Laurel Vickery	\$380.17 \$290.20
Sherri Sackett	5288.37
Larry Wright	5273.12
Darcus Branham	\$262.28
William Tesch	\$256.45
Rosa Verde	\$252.18
Troy Tripp	\$251.64
Jordan Juster	\$249.21
Jason Berg	\$245.36
Maurice Velez	\$237.78
Alan Perrin	\$235.96
James Brandle	\$235.80
George Lahamedjian Kathom Hutton	\$235.19
Kathryn Hutton Paul Hill	\$233.35 \$231.62
Aimee Capps	\$228.65
John Elkins	\$227.90
Aaron Ronda	\$227.68
Brian Harley	\$227.63
lacqueline Wilk	\$227.61
Cevin Duffin	\$226.80
Dominick Longbucco	\$225.74
Ryan Custard	\$224,97
Aleaquenzo McClurkin	\$221,08
	£336.67
Anthony Murray	\$220.95
Anthony Murray Chelsea McKinney Jorraine Flakes	\$219.62 \$218.56

QUALIFIER	BONUS
Laura Bounnhaseng	\$217,74
Muhammad Ali	\$216.22
Keonna Logan	\$215.32
Emily Lilly Thomas Estrella	\$214.78
Travis Finley	\$212.52
Cynthia Mosley	\$212.22 \$212.18
Elizabeth DiBiase	\$212.10
Ryan Clarke	\$210.25
Carlos Reyes	5209.97
Thomas Brown	\$208.98
John Coley	\$207.58
Kioshi Cody	\$207.44
Ralph Sutter	\$205.74
Angela Whitealicea	\$201,66
Zhejia Wang	\$201.29
Shiranda Williams	5200.37
Gregory Lees	\$200,23
Jeannette Jones	\$199.47
Wade Steed	\$199.08
Timothy Johnson	\$198.72
William Chang	\$198.46
Erika Balayan	\$195.15
Tony Whitcomb	\$194,60
David Steams Matthew Fisher	\$193.60
Jared Kuriichick	\$193.03
Brian Maloney	\$192,74 \$190.97
Nadia Ahmadzai	\$190.30
James Carrington	\$188.58
Cheryl Lee	\$187.98
Deric Hartman	\$187.56
Lee Sikstrom	\$186.90
Nancy Carroll	\$186.53
Joel Brightbill	\$185.14
Ann Robey	\$184.04
Brian Conklin	\$183.32
Marc Hendricks	\$182.13
Matthew Dotson	\$180.53
William Gabel	\$180.08
Mehrnaz Jalali	\$178.51
Justin Davis	\$177.97
Edward Griesel	5177.07
Brett Pipa Louis Beaulieu	\$176.41
Betty Ross	\$175.92 \$173.78
Matthew Laughter	\$173.06
Sean Smith	\$171,98
Debra Kruse	\$171,44
Michael Vasu	\$170.21
Benjamin Eggen	\$169.89
Valerie Stevens	\$169.78
Brad Mullins	5169.64
Sílvio Calderamena	\$169.31
Elizabeth Lopez	\$168.81
Jacob Penner	\$168.51
Samuel Young	\$167.50
Andrea Boutilier	\$166,63
lan Karr	\$165,13
Olasoji Salami	\$164.89
Kristopher Menze	\$164.11
Zerlina Lewis	\$ 163.27
Jeffrey Gidlund	\$162.57
Robert Gallegos	\$162.14
Jeffrey Gidlund	\$162.57
Robert Gallegos Jeffrey Garey	\$162,14
leffrey Garey Lanlan Wen	\$162,10
Tonya Parks	\$161.85 \$161.55

Total Bonus Paid Out \$493,450.40